



Bank Holding Company Performance Report March 31, 2021—FR BHCPR

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FULTON FINANCIAL CORPORATION

BHC Name

City/State LANCASTER, PA

Bank Holding Company Information

Federal Reserve District: 3

Consolidated Assets (\$000): 25,861,385

Peer Group Number: 1 Number in Peer Group: 133

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

FULTON FINANCIAL CORPORATION

ONE PENN SQUARE

LANCASTER, PA 17602

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Summary Ratios

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018																	
Average assets (\$000)	26,051,691			22,236,188			24,208,165			21,224,678			20,046,426																	
Net income (\$000)	73,062			26,047			178,039			226,338			208,393																	
Number of BHCs in peer group	133			123			128			125			118																	
Earnings and Profitability:																														
Percent of Average Assets																														
Net interest income (tax equivalent)	2.57	2.67	38	2.95	2.94	46	2.65	2.77	36	3.12	3.01	49	3.21	3.08	51															
+ Non-interest income	0.95	1.13	48	0.98	1.12	46	0.92	1.21	41	0.99	1.32	43	0.98	1.31	39															
- Overhead expense	2.74	2.28	78	2.63	2.68	55	2.37	2.57	47	2.66	2.69	56	2.73	2.71	56															
- Provision for credit losses	-0.08	-0.12	46	0.72	0.88	42	0.32	0.51	26	0.15	0.15	64	0.23	0.14	80															
+ Securities gains (losses)	0.51	0.01	98	0	0.03	48	0.01	0.02	55	0.02	0.01	84	0	0	65															
+ Other tax equivalent adjustments	0	0	85	0	0	45	0	0	48	0	0	78	0	0	82															
= Pretax net operating income (tax equivalent)	1.38	1.78	20	0.58	0.64	36	0.89	1.04	35	1.30	1.56	28	1.22	1.57	20															
Net operating income	1.12	1.36	27	0.47	0.48	43	0.74	0.81	37	1.07	1.19	32	1.04	1.24	26															
Net income	1.12	1.35	28	0.47	0.48	43	0.74	0.82	36	1.07	1.19	32	1.04	1.24	26															
Net income (Subchapter S adjusted)															1.42															
Percent of Average Earning Assets																														
Interest income (tax equivalent)	3.05	3.18	40	3.90	4.09	35	3.30	3.55	28	4.25	4.41	37	4.08	4.24	40															
Interest expense	0.33	0.29	66	0.74	0.85	40	0.50	0.52	54	0.90	1.08	37	0.68	0.86	36															
Net interest income (tax equivalent)	2.72	2.88	36	3.16	3.24	42	2.81	3.01	32	3.35	3.33	46	3.41	3.38	42															
Losses, Allowance, and Past Due + Nonaccrual																														
Net loan and lease losses / Average loans and leases	0.13	0.16	53	0.26	0.27	61	0.05	0.27	16	0.22	0.21	61	0.34	0.22	80															
Earnings coverage of net loan and lease losses (X)	13.20	25.70	46	6.21	17.23	36	29.36	22.91	72	8.24	24.40	34	5.22	21.75	21															
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.40	1.49	47	1.40	1.32	60	1.47	1.58	46	0.97	0.83	68	0.99	0.90	66															
Allowance for loan and lease losses / Total loans and leases	1.40	1.47	49	1.39	1.30	62	1.46	1.55	48	0.97	0.81	69	0.99	0.89	66															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.77	0.70	65	0.74	0.63	66	0.74	0.71	59	0.78	0.57	73	0.86	0.61	76															
30–89 days past due loans and leases / Total loans and leases	0.16	0.33	27	0.41	0.52	43	0.42	0.39	65	0.45	0.43	63	0.42	0.44	55															
Liquidity and Funding																														
Net noncore funding dependence	-1.59	-0.51	49	9.43	14.37	34	1.12	3.20	48	7.87	14.45	29	11.23	16.62	33															
Net short-term noncore funding dependence	-2.40	-6.88	67	5.06	4.94	47	-2.50	-4.76	55	4.63	3.38	45	7.87	4.66	53															
Net loans and leases / Total assets	72.60	60.99	85	73.73	64.23	79	72.37	61.58	79	76.52	63.77	83	77.75	63.98	88															
Capitalization																														
Tier 1 leverage ratio	8.27	9.15	26	8.14	9.43	12	8.19	9.13	20	8.45	9.76	15	9.01	9.71	28															
Holding company equity capital / Total assets	10.17	10.72	41	9.98	11.64	32	10.11	11.16	34	10.71	12.43	30	10.89	12.22	33															
Total equity capital (including minority interest) / Total assets	10.17	10.85	39	9.98	11.80	29	10.11	11.29	33	10.71	12.57	28	10.89	12.27	32															
Common equity tier 1 capital / Total risk-weighted assets	9.77	12.57	5	9.27	11.64	11	9.54	12.38	4	9.70	12.17	13	10.22	12.12	22															
Net loans and leases / Equity capital (X)	7.14	5.73	76	7.39	5.59	83	7.16	5.58	79	7.14	5.21	84	7.14	5.29	84															
Cash dividends / Net income	34.70	23.13	69	80.57	81.34	65	52.15	42.30	65	41.08	33.12	65	43.71	27.31	81															
Cash dividends / Net income (Subchapter S adjusted)															17.36															
Growth Rates																														
Assets	12.86	16.49	48	9.50	11.31	56	18.35	16.68	59	5.92	9.26	48	3.46	7	41															
Equity capital	15.05	9.13	80	-0.66	5.70	25	11.73	6.99	77	4.21	10.49	31	0.79	7.89	25															
Net loans and leases	11.13	7.22	68	4.65	9.91	32	11.93	9.07	68	4.24	9.10	32	2.60	7.89	24															
Noncore funding	-53.66	-25.09	12	9.86	16.35	44	2.38	-12.18	68	-21.50	6.59	12	22.51	10.67	73															
Parent Company Ratios																														
Short-term debt / Equity capital	0	0.52	41	0	0.88	36	0	0.77	38	0	1.02	36	0	1.14	37															
Long-term debt / Equity capital	23.18	11.33	84	32.50	12.46	82	28.40	13.56	80	15.85	13.04	69	16.48	13.37	72															
Equity investment in subsidiaries / Equity capital	127.86	102.85	96	143.07	103.91	96	128.34	102.81	96	127	103.22	96	128.02	103.10	96															
Cash from ops + noncash items + op expense / Op expense + dividends	378.64	98.58	96	-965.36	176.81	0	-267.18	147.24	0	127.30	190.27	29	132.21	174.91	31															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	160,903	172,689	646,712	726,552	671,277	-6.82	21.88
Income from lease financing receivables.....	3,698	3,157	11,442	12,730	12,924	17.14	68.94
Fully taxable income on loans and leases.....	159,864	169,600	636,966	703,151	655,035	-5.74	24.37
Tax-exempt income on loans and leases.....	4,737	6,246	21,188	36,131	29,166	-24.16	-16.43
Estimated tax benefit on income on loans and leases.....	1,357	1,838	6,172	9,305	8,572	-26.16	-62.88
Income on loans and leases (tax equivalent).....	165,958	177,684	664,326	748,587	692,773	-6.60	20.38
Investment interest income (tax equivalent).....	20,962	22,389	85,431	80,435	71,669	-6.37	35.08
Interest on balances due from depository institutions.....	379	1,137	1,959	4,357	2,555	-66.67	180.74
Interest income on other earning assets.....	614	1,395	3,486	4,894	3,638	-55.99	-19.53
Total interest income (tax equivalent).....	187,913	202,605	755,202	838,273	770,635	-7.25	21.80
Interest on time deposits of \$250K or more	1,024	2,333	5,526	8,159	5,068	-56.11	
Interest on time deposits < \$250K.....	5,735	10,399	37,197	43,562	30,093	-44.85	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	2,842	13,708	27,202	80,053	52,551	-79.27	-14.19
Interest on other borrowings and trading liabilities.....	3,719	7,169	17,240	29,393	24,596	-48.12	-29.56
Interest on subordinated debt and mandatory convertible securities	7,166	5,026	26,527	15,750	15,750	42.58	68.61
Total interest expense.....	20,486	38,635	113,692	176,917	128,058	-46.98	1.13
Net interest income (tax equivalent).....	167,427	163,970	641,510	661,356	642,577	2.11	24.92
Non-interest income.....	61,814	54,598	222,667	209,228	196,246	13.22	46.09
Adjusted operating income (tax equivalent)	229,241	218,568	864,177	870,584	838,823	4.88	30.00
Overhead expense.....	178,279	146,302	574,934	565,538	546,862	21.86	47.91
Provision for credit losses.....	-5,500	40,280	77,760	32,825	46,907		
Securities gains (losses)	33,475	46	3,053	4,733	37	72671.74	3434.85
Other tax equivalent adjustments	2	0	0	1	2		
Pretax net operating income (tax equivalent).....	89,939	32,032	214,536	276,955	245,093	180.78	62.87
Applicable income taxes	13,898	2,761	24,194	37,650	24,577	403.37	15.90
Tax equivalent adjustments	2,979	3,224	12,303	12,967	12,123	-7.60	-40.08
Applicable income taxes (tax equivalent).....	16,877	5,985	36,497	50,617	36,700	181.99	-0.51
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	73,062	26,047	178,039	226,338	208,393	180.50	90.98
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	73,062	26,047	178,039	226,338	208,393	180.50	90.98
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	73,062	26,047	178,039	226,338	208,393	180.50	90.98
Investment securities income (tax equivalent).....	20,962	22,389	85,431	80,435	71,669	-6.37	35.08
US Treasury and agency securities (excluding mortgage-backed securities)	0	0	0	315	689		-100.00
Mortgage-backed securities	9,937	11,947	43,095	49,865	47,831	-16.82	-4.57
All other securities	11,025	10,442	42,336	30,255	23,149	5.58	120.96
Cash dividends declared.....	25,353	20,985	92,842	92,980	91,081	20.81	62.43
Common	22,762	20,985	90,707	92,980	91,081	8.47	45.83
Preferred.....	2,591	0	2,135	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent).....	2.89	2.96	45	3.64	3.72	42	3.12	3.27	35	3.95	4	48	3.84	3.87	51
Less: Interest expense	0.31	0.27	67	0.69	0.78	43	0.47	0.48	57	0.83	0.98	38	0.64	0.79	36
Equals: Net interest income (tax equivalent).....	2.57	2.67	38	2.95	2.94	46	2.65	2.77	36	3.12	3.01	49	3.21	3.08	51
Plus: Non-interest income	0.95	1.13	48	0.98	1.12	46	0.92	1.21	41	0.99	1.32	43	0.98	1.31	39
Equals: adjusted operating income (tax equivalent).....	3.52	3.87	34	3.93	4.12	41	3.57	4.04	28	4.10	4.41	36	4.18	4.46	36
Less: Overhead expense.....	2.74	2.28	78	2.63	2.68	55	2.37	2.57	47	2.66	2.69	56	2.73	2.71	56
Less: Provision for credit losses.....	-0.08	-0.12	46	0.72	0.88	42	0.32	0.51	26	0.15	0.15	64	0.23	0.14	80
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	48	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0.51	0.01	98	0	0.03	50	0.01	0.02	55	0.02	0.01	84	0	0	65
Plus: other tax equivalent adjustments	0	0	85	0	0	45	0	0	48	0	0	78	0	0	82
Equals: Pretax net operating income (tax equivalent).....	1.38	1.78	20	0.58	0.64	36	0.89	1.04	35	1.30	1.56	28	1.22	1.57	20
Less: Applicable income taxes (tax equivalent).....	0.26	0.40	15	0.11	0.16	35	0.15	0.23	27	0.24	0.36	18	0.18	0.33	12
Less: Minority interest.....	0	0	42	0	0	44	0	0	42	0	0	36	0	0	36
Equals: Net operating income.....	1.12	1.36	27	0.47	0.48	43	0.74	0.81	37	1.07	1.19	32	1.04	1.24	26
Plus: Net extraordinary items.....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.12	1.35	28	0.47	0.48	43	0.74	0.82	36	1.07	1.19	32	1.04	1.24	26
Memo: Net income (last four quarters)	0.89	1.07	31	0.91	0.98	32	0.74	0.82	36	1.07	1.19	32	1.04	1.24	25
Net income-BHC and noncontrolling (minority) interest	1.12	1.37	28	0.47	0.49	41	0.74	0.83	36	1.07	1.20	31	1.04	1.25	26
Margin Analysis															
Average earning assets / Average assets	94.58	93.08	67	93.45	91.24	71	94.46	92.32	74	92.98	91.05	70	94.14	91.48	77
Average interest-bearing funds / Average assets.....	61.36	62.97	46	67.19	66.92	51	64.35	64.06	55	67.32	65.57	60	66.72	65.56	62
Interest income (tax equivalent) / Average earning assets	3.05	3.18	40	3.90	4.09	35	3.30	3.55	28	4.25	4.41	37	4.08	4.24	40
Interest expense / Average earning assets.....	0.33	0.29	66	0.74	0.85	40	0.50	0.52	54	0.90	1.08	37	0.68	0.86	36
Net interest income (tax equivalent) / Average earning assets	2.72	2.88	36	3.16	3.24	42	2.81	3.01	32	3.35	3.33	46	3.41	3.38	42
Yield or Cost															
Total loans and leases (tax equivalent).....	3.48	4.05	19	4.20	4.74	14	3.62	4.27	13	4.56	5.09	17	4.37	4.95	15
Interest-bearing bank balances	0.09	0.10	35	0.89	1.16	33	0.20	0.27	31	1.27	2.04	15	0.92	1.64	9
Federal funds sold and reverse repos		0.26			1.34			0.68			2.44			2.17	
Trading assets	0	0.39	27	0	0.75	24	0	0.60	23	0	0.99	21	0	1.11	19
Total earning assets	3	3.15	38	3.84	4.05	33	3.25	3.51	28	4.18	4.36	36	4.02	4.20	39
Investment securities (tax equivalent)	2.43	1.84	87	2.92	2.60	82	2.76	2.25	82	2.89	2.76	66	2.74	2.68	60
US Treasury and agency securities (excluding mortgage-backed securities)		1.30			2.31			1.75		4.68	2.32	94	2.48	2.05	79
Mortgage-backed securities	1.83	1.60	69	2.69	2.49	72	2.48	2.05	88	2.66	2.61	58	2.36	2.50	35
All other securities	3.20	2.93	66	3.19	3.62	42	3.24	3.24	58	3.41	4.06	32	3.67	4.20	52
Interest-bearing deposits	0.27	0.26	58	0.83	0.90	51	0.51	0.53	53	1.05	1.10	51	0.76	0.81	50
Time deposits of \$250K or more	1.33	0.82	89	2	1.83	63	1.31	1.42	38	1.71	1.96	27	1.27	1.44	35
Time deposits < \$250K	1.13	0.78	81	1.69	1.69	49	1.61	1.36	66	1.74	1.82	40	1.28	1.29	46
Other domestic deposits	0.09	0.17	29	0.55	0.71	34	0.25	0.36	35	0.84	0.93	45	0.60	0.67	48
Foreign deposits		0.13			0.79			0.42			1.19			0.97	
Federal funds purchased and repos.....	0.08	0.18	35	0.88	1.14	35	0.25	0.62	17	1.52	1.86	38	0.90	1.51	31
Other borrowed funds and trading liabilities	0.77	1.38	28	1.20	1.90	13	0.81	1.50	20	1.55	2.38	12	1.56	2.28	11
All interest-bearing funds.....	0.51	0.42	67	1.03	1.15	46	0.73	0.74	55	1.24	1.49	32	0.96	1.19	35

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	61,814	54,598	222,667	209,228	196,246
Fiduciary activities income	8,692	7,763	30,634	29,295	28,710
Service charges on deposit accounts - domestic	9,523	11,295	39,105	49,683	48,889
Trading revenue.....	2,258	4,591	16,484	14,875	9,831
Investment banking fees and commissions.....	8,508	7,280	28,288	26,118	23,255
Insurance activities revenue.....	238	18	192	265	183
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	5,598	302	-10,311	6,109	6,694
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	11,591	5,437	45,485	19,477	14,708
Other non-interest income.....	15,406	17,912	72,790	63,406	63,976
Total overhead expenses	178,279	146,302	574,934	565,538	546,862
Personnel expense.....	82,586	80,228	324,396	311,934	303,202
Net occupancy expense.....	17,410	17,688	66,898	66,401	64,921
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	115	132	529	1,427	0
Other operating expenses.....	78,168	48,254	183,111	185,776	178,739
Fee income on mutual funds and annuities.....	8,508	7,280	28,288	26,118	23,269
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	3,203	3,461	3,256	3,521	3,522
Average personnel expense per employee.....	25.78	23.18	99.63	88.59	86.09
Average assets per employee.....	8,133.53	6,424.79	7,434.94	6,028.03	5,691.77

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	13.76	2.10	97	13.33	2.64	96	12.70	2.02	98	12.48	2.72	95	11.86	3.08
Overhead expenses / Net Interest Income + non-interest income	78.79	59.31	93	67.94	63.90	70	67.49	62.28	74	65.94	61.29	72	66.15	60.88
Percent of Average Assets														
Total overhead expense	2.74	2.28	78	2.63	2.68	55	2.37	2.57	47	2.66	2.69	56	2.73	2.71
Personnel expense.....	1.27	1.28	52	1.44	1.36	61	1.34	1.30	55	1.47	1.41	53	1.51	1.44
Net occupancy expense.....	0.27	0.24	62	0.32	0.27	70	0.28	0.26	61	0.31	0.28	65	0.32	0.28
Other operating expenses.....	1.20	0.73	88	0.87	0.98	54	0.76	0.94	45	0.88	0.97	53	0.89	0.97
Overhead less non-interest income	1.79	1.10	92	1.65	1.47	67	1.46	1.25	71	1.68	1.32	74	1.75	1.38
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	77.77	58.69	93	66.94	63.38	66	66.53	61.82	71	64.96	60.64	71	65.19	60.37
Personnel expense.....	36.03	33.28	66	36.71	33.17	74	37.54	32.36	82	35.83	32.39	70	36.15	32.51
Net occupancy expense.....	7.59	6.42	66	8.09	6.75	73	7.74	6.58	69	7.63	6.52	72	7.74	6.48
Other operating expenses.....	34.15	18.45	95	22.14	22.88	61	21.25	22.28	61	21.50	21.20	61	21.31	20.90
Total non-interest income	26.96	28.42	54	24.98	26.40	50	25.77	28.83	48	24.03	29.23	47	23.40	28.50
Fiduciary activities income	3.79	2.15	75	3.55	2.03	73	3.54	2.09	73	3.36	1.97	74	3.42	2.14
Service charges on domestic deposit accounts	4.15	3.21	68	5.17	3.92	68	4.53	3.27	72	5.71	3.88	72	5.83	4.15
Trading revenue.....	0.98	0.97	68	2.10	1.58	76	1.91	1.28	77	1.71	1.18	80	1.17	0.85
Investment banking fees and commissions.....	3.71	2.51	76	3.33	2.81	73	3.27	2.46	74	3	3.54	70	2.77	3.42
Insurance activities revenue.....	0.10	0.38	57	0.01	0.40	34	0.02	0.41	38	0.03	0.47	40	0.02	0.47
Venture capital revenue.....	0	0.02	45	0	-0.01	50	0	0.01	44	0	0.02	42	0	0.02
Net servicing fees	2.44	0.99	83	0.14	-0.41	67	-1.19	0.01	11	0.70	0.28	80	0.80	0.65
Net securitization income	0	0.01	45	0	0.01	47	0	0	45	0	0.01	44	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets	5.06	3.74	70	2.49	1.88	68	5.26	3.92	68	2.24	1.86	65	1.75	1.61
Other non-interest income.....	6.72	8.65	42	8.20	9.85	45	8.42	9.65	51	7.28	10.04	38	7.63	9.86
Overhead less non-interest income	50.80	29.66	96	41.96	36.23	66	40.76	31.93	74	40.93	31.06	80	41.80	31.46
Applicable income taxes / Pretax net operating income (tax equivalent).....	15.45	21.04	9	8.62	17.54	14	11.28	18.63	13	13.59	20.56	6	10.03	19.04
Applicable income tax + TE / Pretax net operating income + TE	18.76	22.74	10	18.68	22.86	25	17.01	21.18	16	18.28	23.23	11	14.97	21.56

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans	13,196,274	12,444,008	13,142,443	12,204,363	11,713,112	6.05	31.40	
Commercial and industrial loans	3,705,019	2,619,914	3,675,434	2,499,612	2,284,815	41.42	68.94	
Loans to individuals	469,459	485,459	484,600	480,255	435,162	-3.30	72.79	
Loans to depository institutions and acceptances of other banks	108,538	70,284	99,445	68,900	49	54.43		
Agricultural loans	161,238	153,261	185,431	175,046	209,541	5.20	0.74	
Other loans and leases	1,401,451	1,361,282	1,414,550	1,464,556	1,566,432	2.95	13.92	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	19,041,979	17,134,208	19,001,903	16,892,732	16,209,111	11.13	37.01	
Less: Allowance for loan and lease losses	265,986	238,508	277,567	163,622	160,537	11.52	62.34	
Net loans and leases	18,775,993	16,895,700	18,724,336	16,729,110	16,048,574	11.13	36.71	
Debt securities that reprice or mature in over 1 year	3,598,839	3,140,265	3,329,075	2,864,549	2,679,358	14.60	47.94	
Mutual funds and equity securities	34,608	18,654	30,930	21,785	21,791	85.53	89.09	
Subtotal	22,409,440	20,054,619	22,084,341	19,615,444	18,749,723	11.74	38.46	
Interest-bearing bank balances	1,524,698	655,929	1,696,440	363,723	320,460	132.45	339.92	
Federal funds sold and reverse repos	0	0	0	0	0			
Debt securities that reprice or mature within 1 year	13,171	1,175	11,349	2,830	6,740	1020.94	-79.57	
Trading assets	177,876	368,172	330,953	143,423	48,446	-51.69	185.41	
Total earning assets	24,125,185	21,079,895	24,123,083	20,125,420	19,126,244	14.45	44.82	
Non-interest-bearing cash and due from depository institutions	102,570	181,777	120,462	132,283	103,436	-43.57	22.87	
Premises, fixed assets, and leases	303,114	328,471	307,326	333,767	224,947	-7.72	41.99	
Other real estate owned	3,664	6,593	4,178	6,831	10,518	-44.43	-66.53	
Investment in unconsolidated subsidiaries	496	496	496	496	496	0.00	0.00	
Intangible and other assets	1,326,356	1,317,290	1,319,083	1,263,130	1,175,360	0.69	18.93	
Total assets	25,861,385	22,914,522	25,874,628	21,861,927	20,641,001	12.86	43.02	
Quarterly average assets	26,051,691	22,236,188	25,720,819	21,794,513	20,119,746	17.16	45.30	
Average loans and leases (YTD)	19,051,635	16,907,143	18,345,596	16,402,443	15,851,935	12.68	37.43	
Memoranda								
Loans held-for-sale	34,092	40,645	83,886	37,828	27,099	-16.12	72.89	
Loans not held-for-sale	19,007,887	17,093,563	18,918,017	16,854,904	16,182,012	11.20	36.96	
Real estate loans secured by 1–4 family	4,882,729	4,489,664	4,866,723	4,428,797	4,141,698	8.75	41.86	
Commercial real estate loans	7,625,909	7,276,631	7,585,106	7,072,821	6,853,613	4.80	27.52	
Construction and land development	1,028,440	874,317	992,262	842,390	794,274	17.63	40.04	
Multifamily	645,241	577,775	626,296	521,302	437,340	11.68	91.79	
Nonfarm nonresidential	5,952,228	5,824,539	5,966,548	5,709,129	5,621,999	2.19	21.25	
Real estate loans secured by farmland	687,636	677,713	690,614	702,745	717,801	1.46	10.76	
Total investment securities	3,646,618	3,160,094	3,371,354	2,889,164	2,708,764	15.40	44.97	
U.S. Treasury securities	0	0	0	0	0			
US agency securities (excluding mortgage-backed securities)	0	0	0	0	31,632		-100.00	
Municipal securities	994,759	853,633	952,613	658,674	440,960	16.53	211.33	
Mortgage-backed securities	2,181,676	1,826,212	1,922,461	1,735,169	2,007,585	19.46	10.70	
Asset-backed securities	76,204	88,117	98,205	96,179	98,138	-13.52	-17.63	
Other debt securities	359,371	373,478	367,145	377,357	108,658	-3.78	302.97	
Mutual funds and equity securities	34,608	18,654	30,930	21,785	21,791	85.53	89.09	
Available-for-sale securities	2,758,597	2,790,834	3,062,143	2,497,538	2,080,294	-1.16	9.67	
U.S. Treasury securities	0	0	0	0	0			
US agency securities (excluding mortgage-backed securities)	0	0	0	0	31,632		-100.00	
Municipal securities	994,759	853,633	952,613	658,674	284,826	16.53	211.33	
Mortgage-backed securities	1,328,263	1,475,606	1,644,180	1,365,328	1,557,040	-9.99	-32.60	
Asset-backed securities	76,204	88,117	98,205	96,179	98,138	-13.52	-17.63	
Other debt securities	359,371	373,478	367,145	377,357	108,658	-3.78	302.97	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)	-9,669	21,668	18,576	13,864	4,740			
Available-for-sale securities appreciation (depreciation)	64,678	54,844	114,643	32,509	-34,971	17.93	305.25	
Structured notes, fair value	0	0	0	0	0			
Pledged securities	1,074,034	497,805	520,457	462,572	973,425	115.75	-34.83	

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	7,053,901	4,531,872	6,531,002	4,453,324	4,310,105	55.65	70.60
NOW, ATS and transaction accounts	6,047,799	4,798,340	5,903,946	4,776,861	4,240,974	26.04	76.31
Time deposits less brokered deposits < \$250K	1,645,201	2,121,508	1,755,289	2,227,686	1,769,674	-22.45	
MMDA and other savings accounts	6,299,896	5,138,123	5,983,359	5,198,747	4,976,865	22.61	56.51
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	21,046,797	16,589,843	20,173,596	16,656,618	15,297,618	26.87	59.37
Time deposits of \$250K or more	284,953	461,846	330,426	472,764	425,108	-38.30	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	56,468	661,808	58,375	383,241	444,777	-91.47	-79.23
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	464,521	408,889	571,743	331,733	421,990	13.61	6.23
Other borrowings w/remaining maturity over 1 year	65,298	703,081	660,530	458,539	488,795	-90.71	-73.11
Brokered deposits < \$250K	309,873	313,337	335,185	264,531	653,433	-1.11	
Noncore funding	1,181,113	2,548,961	1,956,259	1,910,808	2,434,103	-53.66	-45.08
Trading liabilities	96,310	180,576	165,207	75,265	34,152	-46.67	54.53
Subordinated notes and debentures + trust preferred securities	561,109	766,496	635,225	391,496	391,496	-26.80	53.10
Other liabilities	346,402	542,898	327,513	485,565	236,059	-36.19	55.01
Total liabilities	23,231,731	20,628,774	23,257,800	19,519,752	18,393,428	12.62	45.12
Equity Capital							
Perpetual preferred stock (including surplus)	192,878	0	192,878	0	0		
Common stock	558,116	556,242	557,917	556,110	554,377	0.34	1.98
Common surplus	1,511,100	1,502,190	1,508,117	1,499,681	1,489,703	0.59	4.04
Retained earnings	1,168,491	1,040,646	1,120,781	1,079,390	946,032	12.29	75.92
Accumulated other comprehensive income	25,838	18,308	65,091	-137	-59,063	41.13	
Other equity capital components	-826,769	-831,638	-827,956	-792,869	-683,476		
Total holding company equity capital	2,629,654	2,285,748	2,616,828	2,342,175	2,247,573	15.05	26.83
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	2,629,654	2,285,748	2,616,828	2,342,175	2,247,573	15.05	26.83
Total liabilities and capital	25,861,385	22,914,522	25,874,628	21,861,927	20,641,001	12.86	43.02
Memoranda							
Non-interest-bearing deposits	7,053,901	4,531,872	6,531,002	4,453,324	4,310,105	55.65	70.60
Interest-bearing deposits	14,587,722	12,833,154	14,308,205	12,940,589	12,066,054	13.67	42.05
Total deposits	21,641,623	17,365,026	20,839,207	17,393,913	16,376,159	24.63	50.24
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,616,828	2,342,175	2,342,175	2,247,573	2,229,857		
Accounting restatements	0	-43,806	-43,806	0	0		
Net income	73,062	26,047	178,039	226,338	208,393		
Net sale of new perpetual preferred stock	0	0	192,878	0	0		
Net sale of new common stock	1,281	2,001	7,375	6,362	6,735		
Sale of treasury stock	1,187	0	0	0	0		
Less: Purchase of treasury stock	0	39,748	39,748	111,457	95,308		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	25,353	20,985	92,842	92,980	91,081		
Change in other comprehensive income	-39,253	18,445	65,228	58,926	-18,988		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	1,902	1,619	7,529	7,413	7,965		
Holding company equity capital, ending balance	2,629,654	2,285,748	2,616,828	2,342,175	2,247,573		

Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	51.03	36.10	80	54.31	38.37	79	50.79	36.22	81	55.82	37.78	81	56.75	37.19	84
Commercial and industrial loans	14.33	13.88	55	11.43	12.73	50	14.20	13.52	57	11.43	12.02	51	11.07	12.85	46
Loans to individuals	1.82	3.42	54	2.12	3.84	51	1.87	3.40	52	2.20	4.20	50	2.11	4.31	49
Loans to depository institutions and acceptances of other banks	0.42	0.02	95	0.31	0.03	91	0.38	0.03	91	0.32	0.04	88	0	0.05	58
Agricultural loans.....	0.62	0.19	86	0.67	0.20	84	0.72	0.19	87	0.80	0.24	85	1.02	0.30	86
Other loans and leases.....	5.42	4.29	65	5.94	4.96	62	5.47	4.63	63	6.70	5.01	67	7.59	5	71
Net loans and leases.....	72.60	60.99	85	73.73	64.23	79	72.37	61.58	79	76.52	63.77	83	77.75	63.98	88
Debt securities over 1 year.....	13.92	16.70	37	13.70	14.63	48	12.87	15.55	34	13.10	14.60	45	12.98	14.63	45
Mutual funds and equity securities	0.13	0.06	79	0.08	0.05	74	0.12	0.05	78	0.10	0.06	73	0.11	0.06	77
Subtotal	86.65	78.43	85	87.52	80.12	80	85.35	78.16	78	89.72	79.65	94	90.84	79.97	94
Interest-bearing bank balances	5.90	9.08	32	2.86	4.14	42	6.56	7.51	44	1.66	3.06	43	1.55	3.04	41
Federal funds sold and reverse repos	0	0.50	27	0	0.78	27	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less	0.05	1.59	4	0.01	1.72	2	0.04	1.68	5	0.01	1.91	3	0.03	1.96	6
Trading assets	0.69	0.56	76	1.61	1.27	79	1.28	1.01	79	0.66	1.19	74	0.23	1.33	65
Total earning assets.....	93.29	91.48	70	91.99	89.78	73	93.23	91.05	75	92.06	89.53	74	92.66	89.74	78
Non-interest cash and due from depository institutions.....	0.40	1	8	0.79	1.12	26	0.47	1.07	10	0.61	1.14	16	0.50	1.21	10
Other real estate owned.....	0.01	0.02	58	0.03	0.03	60	0.02	0.02	58	0.03	0.03	61	0.05	0.04	66
All other assets.....	6.32	7.44	35	7.21	9.05	30	6.30	7.82	31	7.34	9.27	29	6.84	8.98	26
Memoranda															
Short-term investments	5.95	11.92	22	2.87	7.73	28	6.60	11.17	31	1.68	7.63	16	1.59	7.80	18
U.S. Treasury securities.....	0	0.98	13	0	0.86	12	0	0.84	17	0	1.03	11	0	1.04	14
US agency securities (excluding mortgage-backed securities)	0	0.73	11	0	0.51	12	0	0.63	11	0	0.54	13	0.15	0.69	46
Municipal securities	3.85	1.77	79	3.73	1.44	82	3.68	1.69	79	3.01	1.34	80	2.14	1.62	65
Mortgage-backed securities	8.44	12.38	33	7.97	11.43	32	7.43	11.75	31	7.94	11.44	30	9.73	11.13	43
Asset-backed securities	0.29	0.35	72	0.38	0.27	75	0.38	0.32	71	0.44	0.28	74	0.48	0.33	76
Other debt securities	1.39	0.46	83	1.63	0.39	89	1.42	0.42	84	1.73	0.39	88	0.53	0.41	71
Loans held-for-sale.....	0.13	0.46	37	0.18	0.40	46	0.32	0.52	48	0.17	0.39	46	0.13	0.30	47
Loans held for investment	73.50	61.15	85	74.60	64.43	80	73.11	61.72	80	77.10	63.50	85	78.40	63.93	88
Real estate loans secured by 1–4 family	18.88	11.69	80	19.59	13.18	75	18.81	11.91	80	20.26	13.29	76	20.07	13.46	78
Revolving	4.28	1.51	95	5.44	2.02	93	4.47	1.66	95	5.78	2.07	93	6.70	2.27	94
Closed-end, secured by first liens	14.47	9.76	75	13.97	10.62	71	14.20	9.81	73	14.28	10.69	73	13.10	10.57	65
Closed-end, secured by junior liens	0.13	0.21	45	0.18	0.28	47	0.14	0.22	46	0.20	0.28	50	0.27	0.31	55
Commercial real estate loans	29.49	22.27	67	31.76	23.11	66	29.31	22.22	65	32.35	22.23	71	33.20	21.58	75
Construction and land development	3.98	3.32	61	3.82	3.46	58	3.83	3.40	60	3.85	3.44	60	3.85	3.51	57
Multifamily.....	2.49	3.21	50	2.52	3.23	50	2.42	3.12	47	2.38	3.01	48	2.12	2.72	48
Nonfarm nonresidential	23.02	14.77	80	25.42	15.32	80	23.06	14.72	79	26.11	14.69	83	27.24	14.44	89
Real estate loans secured by farmland.....	2.66	0.33	97	2.96	0.35	95	2.67	0.33	96	3.21	0.36	96	3.48	0.41	96

Loan Mix and Analysis of Concentrations of Credit

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	69.30	57.91	68	72.63	57.83	70	69.16	57.15	69	72.25	57.46	70	72.26	56.49	72
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	25.64	19.43	69	26.20	20.44	70	25.61	19.43	69	26.22	20.75	67	25.55	21.10	63
Real estate loans secured by 1–4 family.....	5.81	2.45	91	7.27	3.09	91	6.09	2.64	91	7.48	3.15	92	8.53	3.50	94
Revolving	19.83	16.76	65	18.93	17.13	59	19.52	16.59	65	18.74	17.39	58	17.02	17.39	49
Closed-end.....	40.05	35.36	55	42.47	34.31	61	39.92	34.63	57	41.87	33.52	62	42.28	32.14	63
Commercial real estate loans	5.40	5.29	55	5.10	5.12	55	5.22	5.26	55	4.99	5.09	56	4.90	5.20	54
Construction and land development.....	1.36	1.05	70	1.39	0.98	69	1.31	0.93	66	1.48	0.94	70	1.45	1.02	68
1–4 family.....	4.05	4.21	50	3.71	4	53	3.91	4.19	52	3.50	4.02	50	3.45	4.05	48
Other.....	3.39	5.08	40	3.37	4.90	42	3.30	4.96	39	3.09	4.69	42	2.70	4.10	42
Multifamily.....	31.26	23.47	69	33.99	22.69	75	31.40	22.93	71	33.80	22.15	75	34.68	21.40	80
Nonfarm nonresidential	16.10	7.93	90	17.84	7.70	92	16.18	7.68	89	18.04	7.72	92	18.43	8.03	93
Owner-occupied.....	15.16	15.25	50	16.15	14.76	54	15.22	14.95	50	15.76	14.34	55	16.26	13.38	57
Other.....	3.61	0.56	93	3.96	0.53	95	3.63	0.54	93	4.16	0.55	95	4.43	0.63	94
Real estate loans secured by farmland.....	0.57	0.03	93	0.41	0.08	88	0.52	0.06	89	0.41	0.11	86	0	0.12	58
Loans to depository institutions and acceptances of other banks.....	19.46	23.16	40	15.29	20.31	37	19.34	22.17	42	14.80	19.53	38	14.10	20.32	36
Commercial and industrial loans	2.47	6.02	50	2.83	6.48	48	2.55	6.13	48	2.84	7.13	47	2.68	7.36	45
Loans to individuals	0	0.50	45	0	0.71	43	0	0.65	44	0	0.81	42	0	1.02	41
Credit card loans	0.85	0.33	84	0.89	0.31	83	0.98	0.32	86	1.04	0.37	83	1.29	0.46	83
Agricultural loans.....	7.36	8.05	58	7.94	9.38	56	7.44	9.09	57	8.67	9.85	57	9.66	9.66	62
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	568.30	382.51	87	634.95	401.07	90	575.33	381.27	85	622.48	391.26	87	608.35	379.80	90
Real estate loans secured by 1–4 family.....	210.27	124.29	84	229.08	138.65	82	213.05	125.03	86	225.89	138.18	79	215.11	137.84	82
Revolving	47.65	16.14	95	63.57	21.22	95	50.65	17.42	94	64.43	21.26	94	71.80	23.33	94
Closed-end.....	162.62	106.79	80	165.51	115.78	76	162.39	106.14	77	161.46	115.20	75	143.31	112.79	66
Commercial real estate loans	328.41	237.40	75	371.29	240.54	81	332.05	234.65	75	360.75	229.44	79	355.96	219.72	79
Construction and land development.....	44.29	35.26	63	44.61	35.93	62	43.44	35.62	61	42.97	34.95	63	41.25	35.36	60
1–4 family.....	11.11	6.84	75	12.17	6.92	73	10.87	6.34	74	12.77	6.61	75	12.22	7.04	72
Other.....	33.18	28.01	61	32.44	27.85	61	32.56	28.16	60	30.19	27.32	56	29.03	27.26	55
Multifamily.....	27.79	34.02	53	29.48	33.54	54	27.42	32.74	50	26.59	31.04	50	22.71	27.85	49
Nonfarm nonresidential	256.33	157.71	84	297.19	159.79	91	261.19	155.06	87	291.19	152.10	91	291.99	147.22	90
Owner-occupied.....	132.05	52.99	94	155.98	54.16	95	134.58	52.37	95	155.40	53.07	95	155.14	54.89	95
Other.....	124.28	102.29	60	141.22	103.49	65	126.61	100.54	60	135.79	97.41	66	136.85	91.80	68
Real estate loans secured by farmland.....	29.61	3.50	96	34.58	3.48	96	30.23	3.44	96	35.84	3.60	95	37.28	4.02	96
Loans to depository institutions and acceptances of other banks.....	4.67	0.18	95	3.59	0.38	92	4.35	0.28	92	3.51	0.44	90	0	0.54	58
Commercial and industrial loans	159.56	145.22	60	133.68	132.09	52	160.90	139.91	61	127.49	122.02	54	118.67	128.82	48
Loans to individuals	20.22	35.91	56	24.77	40.80	52	21.21	37.47	55	24.50	43.51	51	22.60	42.67	50
Credit card loans	0	2.59	45	0	3.94	43	0	3.30	45	0	4.34	42	0	5.31	41
Agricultural loans.....	6.94	1.94	87	7.82	1.90	86	8.12	1.88	88	8.93	2.18	86	10.88	2.72	86
Other loans and leases.....	60.35	47.52	66	69.46	54.71	67	61.92	49.54	64	74.70	52.44	68	81.36	51.79	72
Supplemental															
Non-owner occupied CRE loans / Gross loans	24.87	27.81	44	25.71	27.16	44	24.66	27.32	45	24.86	26.45	46	24.82	24.79	49
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	203.92	185.94	53	224.78	188.67	58	205.15	183.76	53	214.16	178.57	57	208.92	167.93	59
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	335.97	243.39	77	380.75	248.20	81	339.73	240.85	76	369.56	236.10	79	364.06	225.98	80

Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	5.95	11.92	22	2.87	7.73	28	6.60	11.17	31	1.68	7.63	16	1.59	7.80	18
Liquid assets	15.42	27.16	17	13.23	22.73	20	15.73	26.22	21	10.86	22.44	16	12.17	22.72	15
Investment securities	14.10	18.78	32	13.79	16.91	35	13.03	17.85	31	13.22	16.99	34	13.12	17.27	34
Net loans and leases	72.60	60.99	85	73.73	64.23	79	72.37	61.58	79	76.52	63.77	83	77.75	63.98	88
Net loans, leases and standby letters of credit	73.75	61.79	84	75.02	65.22	80	73.52	62.48	81	77.91	64.84	86	79.25	65.07	89
Core deposits	81.38	73.69	78	72.40	64.18	68	77.97	70.67	64	76.19	63.09	81	74.11	62.13	76
Noncore funding	4.57	11.95	23	11.12	19.78	26	7.56	14.13	34	8.74	19.36	20	11.79	21.34	26
Time deposits of \$250K or more	1.10	1.96	32	2.02	2.95	40	1.28	2.11	34	2.16	2.94	44	2.06	2.89	39
Foreign deposits	0	0.34	39	0	0.43	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	0.22	1.22	36	2.89	1.77	75	0.23	1.47	33	1.75	1.94	62	2.15	1.97	68
Secured federal funds purchased	0	0	48	0	0	49	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0.22	0.60	48	2.89	0.97	85	0.23	0.54	49	1.75	0.48	78	2.15	0.54	82
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	1.80	1.11	71	1.78	3.69	33	2.21	1.24	74	1.52	3.01	35	2.04	3.67	36
Earning assets that reprice within 1 year	42.12	38.67	58	43.63	39.59	61	42.45	39.38	53	42.49	39.29	60	42.48	40.29	57
Interest-bearing liabilities that reprice within 1 year	5.14	7.73	41	7.45	10.23	35	5.72	8.20	44	7.86	10.19	38	7.65	10.01	43
Long-term debt that reprices within 1 year	0	0.28	30	0	0.79	26	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year	36.98	29.49	67	36.18	27.26	70	36.73	29.11	64	34.63	26.63	72	34.84	27.38	67
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-1.59	-0.51	49	9.43	14.37	34	1.12	3.20	48	7.87	14.45	29	11.23	16.62	33
Net short-term noncore funding dependence	-2.40	-6.88	67	5.06	4.94	47	-2.50	-4.76	55	4.63	3.38	45	7.87	4.66	53
Short-term investment / Short-term noncore funding	153.80	246.74	43	39.31	77.70	42	147.87	184.19	51	28.75	77.77	38	18.14	66.46	26
Liquid assets - short-term noncore funding / Nonliquid assets	13.65	30.67	26	6.84	16.50	38	13.37	28.18	30	5.64	16.97	31	3.90	16.04	31
Net loans and leases / Total deposits	86.76	76.22	77	97.30	88.34	76	89.85	79.43	77	96.18	90.31	66	98	90.08	78
Net loans and leases / Core deposits	89.21	83.77	67	101.84	101.46	55	92.82	88.34	64	100.44	103.93	51	104.91	105	56
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.46	0.62	13	1.22	1.57	53	0.90	1.57	49	0.77	0.72	64	0.27	-0.82	89
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	3.06	1.31	81	3.09	3.85	43	5.54	4.31	70	1.81	1.36	66	-1.98	-1.98	50
Structured notes appreciation (depreciation) / Tier 1 capital	0			-0.04			0.02			0			-0.05		
Percent of Investment Securities															
Held-to-maturity securities	23.40	12.84	70	11.09	12.92	56	8.25	11.38	54	12.80	12.67	59	22.40	16.19	63
Available-for-sale securities	75.65	85.49	28	88.31	85.17	45	90.83	87.23	44	86.45	85.40	40	76.80	81.88	36
U.S. Treasury securities	0	5.10	13	0	5.04	12	0	4.72	16	0	6.15	11	0	6.99	14
US agency securities (excluding mortgage-backed securities)	0	4.35	11	0	3.36	12	0	4.01	10	0	3.49	13	1.17	4.02	48
Municipal securities	27.28	9.71	84	27.01	8.69	85	28.26	9.83	83	22.80	7.75	84	16.28	9.16	75
Mortgage-backed securities	59.83	66.67	38	57.79	68.40	30	57.02	66.64	36	60.06	67.43	37	74.11	65.45	58
Asset-backed securities	2.09	1.97	71	2.79	1.67	76	2.91	1.91	73	3.33	1.66	76	3.62	2.05	77
Other debt securities	9.85	3.05	86	11.82	2.67	90	10.89	3.01	89	13.06	2.94	89	4.01	2.79	72
Mutual funds and equity securities	0.95	0.36	82	0.59	0.35	73	0.92	0.35	82	0.75	0.40	73	0.80	0.42	76
Debt securities 1 year or less	0.36	9.29	5	0.04	10.98	0	0.34	10.55	4	0.10	11.86	0	0.25	11.91	5
Debt securities 1 to 5 years	1.12	16.09	8	1.25	17.72	8	1.28	17.03	10	1.34	17.94	11	2.59	19.18	17
Debt securities over 5 years	97.57	72.48	94	98.12	67.50	97	97.46	69.86	93	97.81	66.02	97	96.32	64.73	95
Pledged securities	29.45	33.48	45	15.75	36.65	23	15.44	35.67	25	16.01	30.57	32	35.94	33.30	55
Structured notes, fair value	0	0.05	42	0	0.04	41	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	134.04	156.41	54	221	53.90	89	365.91	183.32	80	12.03	26.69	50	5.30	6.77	53
Investment securities	15.40	31.91	35	14.34	9.51	68	16.69	23.62	43	6.66	11.75	53	6.34	9.42	58
Core deposits	26.87	29.18	49	5.86	12	33	21.11	26.88	34	8.88	11.23	54	1.48	7.29	28
Noncore funding	-53.66	-25.09	12	9.86	16.35	44	2.38	-12.18	68	-21.50	6.59	12	22.51	10.67	73

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			8,651,055	6,689,519	6,306,583
Commit: Secured commercial real estate loans	1,812,148	1,166,390	1,787,963	1,168,624	1,188,972
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	295,516	293,726	298,750	303,020	309,352
Standby letters of credit	57,917	51,471	56,229	50,432	48,682
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	91,263	341,680	292,262	255,000	85,102
Written options contracts (interest rate)	757,601	342,742	702,651	164,968	111,346
Purchased options contracts (interest rate)	442,685	22,691	316,593	22,925	8,000
Interest rate swaps	8,351,089	6,914,162	7,734,828	6,535,812	5,126,380
Futures and forward foreign exchange	27,781	32,000	14,865	24,661	31,622
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)						33.43	22.01	84	30.60	23.52	75	30.55	24.05	73	
Standby letters of credit	1.14	0.67	83	1.28	0.78	79	1.15	0.71	79	1.39	0.84	81	1.50	0.92	80
Commercial and similar letters of credit	0.22	0.02	95	0.22	0.02	97	0.22	0.02	95	0.23	0.02	96	0.24	0.02	95
Securities lent	0	0.11	41	0	0.16	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.28	26	0	0.41	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.17	34	0	0.23	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.16	34	0	0.38	34	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	37.39	42.67	71	33.40	54.47	63	35.02	48.62	67	32.03	68.47	60	25.98	65.81	58
Interest rate contracts	37.29	30.32	76	33.26	40.32	66	34.96	34.36	71	31.92	47.31	63	25.83	43.84	62
Interest rate futures and forward contracts	0.35	4.59	48	1.49	11.14	61	1.13	6.21	59	1.17	10.67	63	0.41	11.40	53
Written options contracts (interest rate)	2.93	2	79	1.50	2.54	58	2.72	2.18	74	0.75	2.47	60	0.54	2.16	52
Purchased options contracts (interest rate)	1.71	1.45	76	0.10	1.56	48	1.22	1.46	74	0.10	2.65	50	0.04	2.32	52
Interest rate swaps	32.29	20.33	82	30.17	23.70	74	29.89	20.83	79	29.90	28.86	74	24.84	26.74	74
Foreign exchange contracts	0.11	6.19	63	0.14	6.58	60	0.06	6.01	57	0.11	10.12	55	0.15	10.92	53
Futures and forward foreign exchange contracts	0.11	3.83	65	0.14	4.16	63	0.06	3.47	58	0.11	5.23	57	0.15	5.22	56
Written options contracts (foreign exchange)	0	0.03	41	0	0.05	39	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.05	39	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.71	39	0	0.85	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0	0.80	33	0	1.75	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.06	43	0	0.13	41	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.27	38	0	0.51	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.18	38	0	0.42	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.27	37	0	0.31	35	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							47.16	42.82	73	40.78	45.53	63	39.78	44.93	62

Derivative Instruments

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	9,670,419	7,653,275	9,061,199	7,003,366	5,362,450
Interest rate contracts	9,642,638	7,621,275	9,046,334	6,978,705	5,330,828
Foreign exchange contracts.....	27,781	32,000	14,865	24,661	31,622
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	119,044	373,680	307,127	279,661	116,724
Written options	757,601	342,742	702,651	164,968	111,346
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	757,601	342,742	702,651	164,968	111,346
Purchased options	442,685	22,691	316,593	22,925	8,000
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	442,685	22,691	316,593	22,925	8,000
Swaps	8,351,089	6,914,162	7,734,828	6,535,812	5,126,380
Held for trading.....	8,736,459	6,959,543	8,368,014	6,581,662	5,142,380
Interest rate contracts	8,736,459	6,959,543	8,368,014	6,581,662	5,142,380
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	933,960	693,732	693,185	421,704	220,070
Interest rate contracts	906,179	661,732	678,320	397,043	188,448
Foreign exchange contracts.....	27,781	32,000	14,865	24,661	31,622
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	8,912,470	7,310,380	8,356,898	6,836,908	5,250,728
One year or less	2,228,217	2,142,992	2,319,800	1,786,397	947,214
Over 1 year to 5 years	1,491,005	1,136,242	1,467,836	952,456	679,724
Over 5 years	5,193,248	4,031,146	4,569,262	4,098,055	3,623,790
Gross negative fair value (absolute value)	128,632	185,862	179,415	77,791	48,566
Gross positive fair value.....	216,593	375,515	351,045	146,776	62,944
Held for trading.....	209,118	368,998	342,688	145,361	61,401
Non-traded.....	7,475	6,517	8,357	1,415	1,543
Current credit exposure on risk-based capital derivative contracts	200,451	368,748	332,802	144,731	50,897
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	99.71	94.52	46	99.58	94.85	47	99.84	94.10	53	99.65	93.44	51	99.41	92.91	56
Percent of Notional Amount															
Interest rate contracts	0.29	3.16	57	0.42	3.08	57	0.16	3.49	52	0.35	3.20	54	0.59	3.39	52
Foreign exchange contracts	0	1.04	33	0	1.10	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards	1.23	12.82	28	4.88	13.53	37	3.39	14.05	33	3.99	13.49	41	2.18	12.78	34
Written options	7.83	8.11	62	4.48	7.86	45	7.75	8.18	60	2.36	5.91	44	2.08	6.60	39
Exchange-traded	0	0.10	42	0	0.11	42	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	7.83	7.80	64	4.48	7.35	47	7.75	7.73	62	2.36	5.10	46	2.08	5.49	44
Purchased options	4.58	3.58	69	0.30	3.47	44	3.49	3.42	67	0.33	4.42	44	0.15	4.19	44
Exchange-traded	0	0.11	42	0	0.19	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	4.58	3.15	71	0.30	2.77	47	3.49	2.86	69	0.33	3.35	47	0.15	3.20	49
Swaps	86.36	69.64	59	90.34	69.06	71	85.36	68.76	58	93.32	69.75	72	95.60	70.34	75
Held for trading	90.34	42.14	78	90.94	45.49	75	92.35	43.53	77	93.98	44.16	77	95.90	46.31	82
Interest rate contracts	90.34	36.29	88	90.94	38.85	88	92.35	36.62	89	93.98	37.24	89	95.90	38.40	94
Foreign exchange contracts	0	1.47	33	0	1.52	31	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts	0	0.51	40	0	0.72	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded	9.66	57.86	21	9.06	54.51	24	7.65	56.47	22	6.02	55.84	22	4.10	53.69	17
Interest rate contracts	9.37	54.11	22	8.65	52.13	24	7.49	53.82	22	5.67	52.22	22	3.51	50.60	20
Foreign exchange contracts	0.29	0.45	78	0.42	0.31	79	0.16	0.46	75	0.35	0.34	77	0.59	0.57	79
Equity, commodity, and other contracts	0	0.12	37	0	0.08	38	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	92.16	90.92	38	95.52	91.11	50	92.23	91.48	34	97.62	93.86	50	97.92	94.47	54
One year or less	23.04	26.80	57	28	31.34	58	25.60	32.05	53	25.51	32.17	55	17.66	32.51	45
Over 1 year to 5 years	15.42	28.69	34	14.85	27.94	34	16.20	27.06	35	13.60	30.45	29	12.68	31.16	23
Over 5 years	53.70	30.03	74	52.67	31.18	78	50.43	29.56	74	58.52	28.09	82	67.58	28.71	87
Gross negative fair value (absolute value)	1.33	1.21	60	2.43	1.98	64	1.98	1.55	67	1.11	0.83	68	0.91	0.72	65
Gross positive fair value	2.24	1.70	75	4.91	2.69	87	3.87	2.23	86	2.10	1.19	85	1.17	0.85	78
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.06	0.05	76	0.10	0.11	75	0.09	0.07	78	0.04	0.06	75	0.03	0.06	70
Gross positive fair value (X)	0.10	0.07	78	0.21	0.13	84	0.17	0.09	85	0.08	0.07	81	0.04	0.06	73
Held for trading (X)	0.10	0.05	84	0.21	0.10	86	0.17	0.07	88	0.08	0.06	85	0.03	0.05	77
Non-traded (X)	0	0.01	38	0	0.02	34	0	0.02	37	0	0.01	30	0	0.01	26
Current credit exposure (X)	0.09	0.05	83	0.21	0.09	84	0.16	0.06	85	0.08	0.05	81	0.03	0.04	75
Credit losses on derivative contracts	0	0	47	0	0	45	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	1.02	0.61	81	1.93	1.16	81	1.69	0.85	82	0.78	0.73	78	0.29	0.53	72

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	277,567	163,621	163,621	160,537	169,910
Gross losses	8,203	14,006	30,558	53,187	66,076
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	2,022	2,889	21,020	17,162	12,495
Net losses	6,181	11,117	9,538	36,025	53,581
Provision for loan and lease losses	-5,400	40,280	77,760	32,825	46,907
Adjustments	0	45,724	45,724	6,285	-2,699
Ending balance	265,986	238,508	277,567	163,622	160,537
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.08	-0.11	47	0.72	0.87	45	0.32	0.51	26	0.15	0.15	64	0.23	0.14	80
Provision for loan and lease losses / Average loans and leases	-0.11	-0.20	50	0.95	1.41	40	0.42	0.82	23	0.20	0.24	53	0.30	0.24	73
Provision for loan and lease losses / Net loan and lease losses	-87.36	-168.35	42	362.33	730.69	34	815.27	487.86	82	91.12	130.58	17	87.54	134.68	25
Allowance for loan and lease losses / Total loans and leases not held for sale	1.40	1.49	47	1.40	1.32	60	1.47	1.58	46	0.97	0.83	68	0.99	0.90	66
Allowance for loan and lease losses / Total loans and leases	1.40	1.47	49	1.39	1.30	62	1.46	1.55	48	0.97	0.81	69	0.99	0.89	66
Allowance for loan and lease losses / Net loans and leases losses (X)	10.76	18.09	52	5.36	10.10	48	29.10	11.58	87	4.54	8.03	48	3	7.54	27
Allowance for loan and lease losses / Nonaccrual assets	184.86	291.29	33	198.20	310.68	42	202.31	299.17	40	130.80	218.72	37	124.02	214.03	32
ALLL / 90+ days past due + nonaccrual loans and leases	174.49	246.27	36	170.45	221.69	40	188.66	244.34	42	115.92	151.73	44	114.93	160.51	43
Gross loan and lease losses / Average loans and leases	0.17	0.24	47	0.33	0.34	61	0.17	0.34	36	0.32	0.28	68	0.42	0.30	78
Recoveries / Average loans and leases	0.04	0.08	36	0.07	0.07	52	0.11	0.07	78	0.10	0.08	73	0.08	0.09	49
Net losses / Average loans and leases	0.13	0.16	53	0.26	0.27	61	0.05	0.27	16	0.22	0.21	61	0.34	0.22	80
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	46	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses	6.62	7.39	55	5.43	8.09	38	39.52	33.98	68	25.97	36.22	40	37.53	41.30	58
Earnings coverage of net loan and lease losses (X)	13.20	25.70	46	6.21	17.23	36	29.36	22.91	72	8.24	24.40	34	5.22	21.75	21
Net Loan and Lease Losses By Type															
Real estate loans	0.04	0.03	70	0.02	0.01	61	-0.07	0.04	1	-0.03	0.01	8	0.02	0.02	61
Real estate loans secured by 1–4 family	0	-0.01	66	0.01	0.01	56	-0.07	0.01	4	0.03	0.01	75	0.06	0.01	84
Revolving	0.02	-0.03	75	0.02	0	61	-0.30	0.01	6	0.05	0.02	66	0.14	0.03	83
Closed-end	0	-0.01	47	0	0.01	56	-0.01	0	34	0.02	0	75	0.02	0.01	68
Commercial real estate loans	0.07	0.05	74	0.03	0.01	77	-0.08	0.07	1	-0.08	0.01	3	0	0.01	35
Construction and land development	-0.17	0	3	-0.02	-0.01	28	-0.71	0	0	-0.43	-0.01	2	-0.12	-0.03	12
1–4 family	-0.17	0	0	-0.03	0	7	-0.72	0	0	-0.41	0	0	-0.08	-0.01	4
Other	0	0	57	0.01	-0.01	89	0.01	0	72	-0.02	-0.01	23	-0.05	-0.02	22
Multifamily	0	0	54	0	0	61	0	0	58	0.01	0	84	-0.01	0	22
Nonfarm nonresidential	0.12	0.07	80	0.04	0.02	78	0.01	0.11	31	-0.03	0.02	7	0.01	0.02	56
Owner-occupied	0.01	0.01	73	0.04	0.01	90	0.01	0.02	59	-0.02	0.01	4	0.01	0.01	64
Other	0.11	0.06	81	0	0.01	21	0	0.08	35	-0.01	0.01	11	0	0.01	61
Real estate loans secured by farmland	0	0	57	0	0.01	51	0.02	0.02	78	0	0.01	76	0.04	0	82
Commercial and industrial loans	0.37	0.20	74	0.75	0.48	77	0.26	0.47	40	1.24	0.37	93	2.04	0.31	96
Loans to individuals	0.55	1.06	38	1.02	1.43	45	0.65	1.13	44	0.73	1.17	41	0.71	1.16	47
Credit card loans	0	2.41	9	0	3.52	10	0	2.92	9	0	3.11	7	-800	2.92	1
Agricultural loans	0	0.02	50	11.30	0.11	95	2.32	0.19	93	0.23	0.08	82	0.65	0.15	85
Loans to foreign governments and institutions	0	0	81	0.01	0.15	50	0.17	0.15	67	0.35	0.15	80	0.01	0.14	45
Other loans and leases	0.22	0.09	81	0.01	0.15	50	0.17	0.15	67	0.35	0.15	80	0.01	0.14	45

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2021	03/31/2020		12/31/2020		12/31/2019		12/31/2018							
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases	30,108		70,785		80,058		75,797		68,693						
90+ days past due loans and leases	8,546		19,594		9,929		16,055		11,106						
Nonaccrual loans and leases	143,888		120,335		137,198		125,098		128,572						
Total past due and nonaccrual loans and leases	182,542		210,714		227,185		216,950		208,371						
Restructured 30–89 days past due	2,623		3,009		1,234		4,288		4,977						
Restructured 90+ days past due	291		1,543		628		1,777		937						
Restructured nonaccrual	44,986		27,598		35,755		20,825		28,659						
Total restructured loans and leases	47,900		32,150		37,617		26,890		34,573						
30–89 days past due loans held for sale	0		0		0		0		0						
90+ days past due loans held for sale	0		0		0		0		0						
Nonaccrual loans held for sale	0		0		0		0		0						
Total past due and nonaccrual loans held for sale	0		0		0		0		0						
Restructured loans and leases in compliance	64,135		43,860		66,570		49,084		55,691						
Other real estate owned	3,664		6,593		4,178		6,831		10,518						
Other Assets															
30–89 days past due	0		0		0		0		0						
90+ days past due	0		0		0		0		0						
Nonaccrual	0		0		0		0		875						
Total other assets past due and nonaccrual	0		0		0		0		875						
Percent of Loans and Leases															
30–89 days past due loans and leases	0.16	0.33	27	0.41	0.52	43	0.42	0.39	65	0.45	0.43	63	0.42	0.44	55
90+ days past due loans and leases	0.04	0.11	59	0.11	0.12	69	0.05	0.12	52	0.10	0.15	61	0.07	0.17	52
Nonaccrual loans and leases	0.76	0.65	67	0.70	0.57	70	0.72	0.66	61	0.74	0.51	76	0.79	0.54	78
90+ days past due and nonaccrual loans and leases	0.80	0.82	59	0.82	0.75	62	0.77	0.85	51	0.84	0.71	64	0.86	0.75	68
30–89 days past due restructured	0.01	0.01	79	0.02	0.01	68	0.01	0.01	57	0.03	0.01	76	0.03	0.02	78
90+ days past due restructured	0	0	74	0.01	0.01	79	0	0.01	74	0.01	0.01	84	0.01	0.01	76
Nonaccrual restructured	0.24	0.13	83	0.16	0.14	59	0.19	0.13	72	0.12	0.14	57	0.18	0.16	59
30–89 days past due loans held for sale	0	0	41	0	0	40	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale	0	0	42	0	0	43	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	39	0	0	39	0	0.01	38	0	0	40	0	0	38
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.16	0.33	27	0.41	0.52	43	0.42	0.40	65	0.45	0.43	63	0.42	0.44	55
90+ days past due assets	0.04	0.11	58	0.11	0.12	69	0.05	0.12	52	0.10	0.15	59	0.07	0.18	52
Nonaccrual assets	0.76	0.66	66	0.70	0.58	70	0.72	0.67	61	0.74	0.53	75	0.80	0.57	76
30+ days past due and nonaccrual assets	0.96	1.18	51	1.23	1.32	51	1.20	1.29	57	1.28	1.19	61	1.29	1.26	61
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.59	0.50	70	0.61	0.48	73	0.57	0.52	64	0.65	0.44	79	0.68	0.48	78
90+ days past due and nonaccrual assets + other real estate owned	0.60	0.53	70	0.64	0.51	71	0.58	0.55	61	0.68	0.48	78	0.73	0.52	77
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.83	0.58	79	0.77	0.57	70	0.81	0.60	74	0.86	0.53	81	0.97	0.60	84
Allowance for loan and lease losses	80.68	69.27	70	73.52	74.58	54	75.59	66.66	70	114.34	115.41	58	125.01	118.28	59
Equity capital + allowance for loan and lease losses	7.41	5.03	80	6.95	4.68	78	7.25	4.97	79	7.47	4.28	84	8.33	4.79	85
Tier 1 capital + allowance for loan and lease losses	9.02	5.96	79	8.72	5.89	76	8.95	6.05	77	9.54	5.65	85	10.42	6.16	85
Loans and leases + other real estate owned	1.13	0.97	68	1.02	0.91	61	1.10	0.97	64	1.11	0.85	71	1.24	0.96	73

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.19	0.31	33	0.50	0.48	60	0.49	0.39	67	0.52	0.38	73	0.49	0.42	68
	90+ days past due		0.06	0.13	66	0.12	0.12	77	0.07	0.16	62	0.12	0.16	70	0.08	0.22	57
	Nonaccrual.....		0.81	0.76	64	0.58	0.54	57	0.75	0.76	60	0.61	0.46	69	0.58	0.57	61
Commercial and industrial	30–89 days past due		0.07	0.22	29	0.13	0.36	22	0.27	0.23	69	0.12	0.31	27	0.27	0.30	54
	90+ days past due		0	0.02	45	0	0.03	40	0.01	0.03	57	0.04	0.05	61	0.05	0.05	66
	Nonaccrual.....		0.43	0.69	40	0.83	0.90	57	0.45	0.75	36	0.98	0.83	63	1.06	0.76	71
Individuals	30–89 days past due		0.36	0.53	37	0.70	0.84	39	0.73	0.83	48	1.07	0.83	64	0.86	0.84	46
	90+ days past due		0.05	0.11	56	0.09	0.15	62	0.09	0.14	57	0.10	0.17	58	0.09	0.16	57
	Nonaccrual.....		0.07	0.22	41	0	0.19	20	0.07	0.28	37	0	0.17	11	0	0.23	8
Depository institution loans	30–89 days past due		0	0.01	44	0	0.01	46	0	0	46	0	0	47	0	0	47
	90+ days past due		0	0	50	0	0	48	0	0	46	0	0	49	0	0	47
	Nonaccrual.....		0	0	47	0	0	48	0	0	47	0	0	48	0	0	48
Agricultural	30–89 days past due		0.13	0.17	68	0.26	0.35	63	0.34	0.17	76	0.29	0.24	68	0.05	0.17	60
	90+ days past due		0	0	44	0.08	0.02	86	0	0	44	0.07	0	93	0	0	43
	Nonaccrual.....		1.20	0.44	82	6.46	0.76	93	1.43	0.49	84	5.66	0.67	93	5.09	0.75	92
Foreign governments	30–89 days past due			0.03			10.34			0			0.07			0.01	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.04			0.05			0.09			0.03			0.06	
Other loans and leases	30–89 days past due		0.02	0.13	47	0.12	0.26	49	0.12	0.18	60	0.28	0.20	68	0.11	0.17	55
	90+ days past due		0	0.01	34	0.31	0.01	95	0.01	0.01	77	0.01	0.01	77	0.02	0.01	82
	Nonaccrual.....		1.31	0.15	94	1.20	0.13	96	1.35	0.15	95	1.13	0.13	96	1.65	0.14	98

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.28	0.47	33	0.84	0.73	70	0.82	0.65	74	1.08	0.67	80	1.01	0.71	77
	90+ days past due	0.13	0.28	71	0.28	0.24	79	0.16	0.33	71	0.21	0.31	74	0.18	0.46	64
	Nonaccrual	0.95	0.88	64	0.60	0.79	46	0.80	0.89	56	0.61	0.73	49	0.61	0.86	46
Revolving	30–89 days past due	0.33	0.31	61	0.66	0.50	65	0.60	0.48	64	0.92	0.45	89	0.70	0.50	72
	90+ days past due	0.25	0.03	91	0.21	0.03	90	0.22	0.03	92	0.19	0.05	89	0.20	0.05	87
	Nonaccrual	0.85	1.31	55	0.55	1.07	41	0.81	1.13	59	0.54	1	44	0.52	1.17	41
Closed-end	30–89 days past due	0.26	0.48	34	0.92	0.76	70	0.88	0.65	75	1.14	0.70	80	1.17	0.75	80
	90+ days past due	0.10	0.31	67	0.31	0.27	79	0.14	0.38	68	0.21	0.35	71	0.18	0.53	62
	Nonaccrual	0.98	0.85	66	0.62	0.77	46	0.80	0.87	56	0.63	0.70	52	0.66	0.84	46
Junior lien	30–89 days past due	0	0.01	32	0.01	0.02	40	0.01	0.02	40	0.01	0.02	43	0.02	0.03	53
	90+ days past due	0.01	0	84	0.01	0	90	0	0	79	0.02	0	92	0.02	0	86
	Nonaccrual	0.03	0.05	42	0.02	0.05	40	0.03	0.04	43	0.03	0.04	43	0.04	0.06	54
Commercial real estate	30–89 days past due	0.15	0.22	54	0.30	0.28	62	0.32	0.26	68	0.19	0.18	65	0.21	0.17	63
	90+ days past due	0.02	0.02	74	0.01	0.01	68	0.02	0.02	68	0.06	0.03	73	0.01	0.03	49
	Nonaccrual	0.67	0.62	60	0.46	0.32	69	0.65	0.62	56	0.49	0.23	82	0.52	0.28	81
Construction and development	30–89 days past due	0.17	0.22	62	0.16	0.32	47	0.23	0.28	60	0.28	0.28	66	0.32	0.21	69
	90+ days past due	0	0.01	79	0.09	0.01	91	0.02	0.01	83	0.08	0.02	87	0	0.02	62
	Nonaccrual	0.17	0.50	55	0.51	0.24	83	0.20	0.41	56	0.53	0.20	87	1.27	0.19	93
1–4 family	30–89 days past due	0.02	0.03	65	0.04	0.06	65	0.09	0.03	81	0.15	0.06	82	0.32	0.06	91
	90+ days past due	0	0	90	0.04	0	94	0.02	0	89	0.07	0	94	0	0	43
	Nonaccrual	0.06	0.02	83	0.25	0.03	91	0.05	0.03	77	0.26	0.02	95	1.05	0.02	98
Other	30–89 days past due	0.15	0.16	73	0.11	0.24	52	0.14	0.22	63	0.13	0.20	62	0.01	0.13	33
	90+ days past due	0	0	82	0.05	0.01	89	0	0	40	0.01	0.01	77	0	0.02	66
	Nonaccrual	0.11	0.43	54	0.26	0.18	75	0.15	0.35	60	0.26	0.17	81	0.22	0.15	74
Multifamily	30–89 days past due	0.06	0.08	70	0.15	0.10	76	0.07	0.09	62	0.21	0.08	85	0.38	0.10	86
	90+ days past due	0	0	45	0	0	45	0	0	45	0	0	41	0.09	0.01	92
	Nonaccrual	0.13	0.13	69	0.02	0.06	50	0.09	0.11	60	0.03	0.05	57	0.05	0.08	57
Nonfarm non-residential	30–89 days past due	0.16	0.20	53	0.34	0.27	68	0.36	0.23	73	0.18	0.14	66	0.18	0.17	57
	90+ days past due	0.03	0.02	77	0	0.02	27	0.02	0.02	71	0.06	0.03	78	0	0.03	21
	Nonaccrual	0.81	0.78	58	0.49	0.37	63	0.79	0.80	56	0.53	0.28	79	0.45	0.30	71
Owner Occupied	30–89 days past due	0.03	0.06	48	0.18	0.11	75	0.32	0.07	95	0.15	0.07	85	0.12	0.09	64
	90+ days past due	0.02	0	89	0	0.01	33	0.02	0	84	0.06	0.01	85	0	0.01	25
	Nonaccrual	0.63	0.32	85	0.33	0.20	71	0.59	0.27	87	0.37	0.16	82	0.29	0.17	75
Other	30–89 days past due	0.13	0.12	61	0.16	0.14	65	0.04	0.14	48	0.03	0.07	38	0.06	0.07	64
	90+ days past due	0.01	0.01	77	0	0.01	35	0	0.01	68	0	0.01	30	0	0.01	31
	Nonaccrual	0.18	0.40	38	0.16	0.16	62	0.20	0.44	40	0.16	0.10	72	0.16	0.13	68
Farmland	30–89 days past due	0	0.13	61	0.28	0.32	62	0	0.11	61	0.21	0.23	63	0.14	0.25	62
	90+ days past due	0	0.01	45	0.18	0.01	92	0.01	0	92	0.16	0.01	92	0.17	0.01	92
	Nonaccrual	1.42	1.14	72	1.76	1.10	73	1.44	1.13	71	1.78	0.84	75	0.92	1.23	63
Credit card	30–89 days past due	0	0.75	6	100	1.31	98	0	0.95	7	0	1.19	6	0	1.22	6
	90+ days past due	0	0.56	14	0	0.83	14	0	0.63	13	0	0.78	12	100	0.73	98
	Nonaccrual	0	0.10	37	0	0.09	35	0	0.05	37	0	0.11	35	0	0.09	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018											
Common Equity Tier 1 Capital																
Common stock plus related surplus	1,242,447	1,226,795	1,238,078	1,262,922	1,360,604											
Retained earnings	1,226,458	1,091,743	1,181,643	1,079,390	946,032											
Accumulated other comprehensive income (AOCI)	25,838	18,308	65,091	-137	-59,063											
Common equity tier 1 minority interest	0	0	0	0	0											
Common equity tier 1 capital before adjustments/deductions	2,494,743	2,336,846	2,484,812	2,342,175	2,247,573											
Common Equity Tier 1 Capital: Adjustments/Deductions																
Less: Goodwill, intangible assets, and deferred tax assets	547,728	546,099	544,959	545,322	541,785											
Accumulated other comprehensive income-related adjustments	25,838	18,312	65,091	-134	-59,059											
Other deductions from common equity tier 1 capital	0	0	0	0	0											
Subtotal:	1,921,177	1,772,435	1,874,762	1,796,987	1,764,847											
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0											
Common equity tier 1 capital	1,921,177	1,772,435	1,874,762	1,796,987	1,764,847											
Additional Tier 1 Capital																
Additional tier 1 capital instruments and related surplus	192,878	0	192,878	0	0											
Non-qualifying capital instruments	0	0	0	0	0											
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0											
Additional tier 1 capital before deductions	192,878	0	192,878	0	0											
Less: Additional tier 1 capital deductions	0	0	0	0	0											
Additional tier 1 capital	192,878	0	192,878	0	0											
Tier 1 Capital	2,114,055	1,772,435	2,067,640	1,796,987	1,764,847											
Tier 2 Capital																
Tier 2 capital instruments and related surplus	466,000	591,000	541,000	216,000	266,000											
Non-qualifying capital instruments	0	0	0	0	0											
Total capital minority interest not included in tier 1 capital	0	0	0	0	0											
Allowance for loan and lease losses in tier 2 capital	220,375	204,456	229,161	166,210	169,410											
Exited advanced approach eligible credit reserves																
Unrealized gains on AFS preferred stock classified as equity																
Tier 2 capital before deductions	686,375	795,456	770,161	382,210	435,410											
Exited advanced approach tier 2 capital before deductions																
Less: Tier 2 capital deductions	0	0	0	0	0											
Tier 2 capital	686,375	795,456	770,161	382,210	435,410											
Exited advanced approach tier 2 capital																
Total capital	2,800,430	2,567,891	2,837,801	2,179,197	2,200,257											
Exited advanced approach total capital																
Total Assets for Capital Ratios																
Average total consolidated assets, adjusted	26,109,658	22,287,285	25,781,681	21,794,513	20,119,746											
Less: Deductions from common equity tier 1 capital	547,728	525,838	544,959	526,345	541,785											
Less: Other deductions	0	0	0	0	0											
Total assets for leverage ratio	25,561,930	21,761,447	25,236,722	21,268,168	19,577,961											
Total risk-weighted assets	19,661,052	19,114,542	19,648,456	18,517,809	17,261,317											
Exited advanced approach total RWA																
Capital Ratios																
Common equity tier 1 capital, column A	9.77	12.54	5	9.27	11.59	11	9.54	12.35	5	9.70	12.11	14	10.22	12.09	22	
Common equity tier 1 capital, column B	0	0.28	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45	
Tier 1 capital, column A	10.75	13.31	6	9.27	12.25	2	10.52	13.08	7	9.70	12.78	3	10.22	12.85	8	
Tier 1 capital, column B	0	0.32	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45	
Total capital, column A	14.24	15.37	32	13.43	14.01	43	14.44	15.23	44	11.77	14.36	5	12.75	14.45	24	
Total capital, column B	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45	
Tier 1 leverage	8.27	9.15	26	8.14	9.43	12	8.19	9.13	20	8.45	9.76	15	9.01	9.71	28	
Supplementary leverage ratio, advanced approaches HCs		7.94			7.28			8.72			7.41			7.31		

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		261			192			220			205			176		35.94	36.65
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		261			192			220			205			176		35.94	36.65
Reinsurance recoverables (L/H)		0			0			0			0			0			
Separate account assets (L/H)																	
Total insurance underwriting equity		-43			-60			-60			-93			92			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		-43			-60			-60			-93			92			
Total insurance underwriting net income		21			1			17			33			16		2000.00	
Total property and casualty		0			0			0			0			0			
Total life and health		21			1			17			33			16		2000.00	
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		238			18			192			265			183		1222.22	750.00
Other insurance activities income		91			5			58			7			14		1720.00	1416.67
Insurance and reinsurance underwriting income		147			13			134			258			169		1030.77	568.18
Premiums		91			13			58			258			169		600.00	313.64
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		91			13			58			258			169		600.00	313.64
Insurance benefits, losses, expenses		0			12			0			214			145		-100.00	-100.00
Net assets of insurance underwriting subsidiaries		0			0			0			0						
Life insurance assets		257,263			230,657			255,491			229,143			124,465		11.53	123.82

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	82	0	0.01	78	0	0	79	0	0.01	76	0	0.01	74			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	0	54.39	17	0	56.62	15	0	53.67	17	0	51.47	18	0	56.12	15			
Insurance underwriting assets (L/H) / Total insurance underwriting assets	100	45.61	82	100	43.38	84	100	46.33	82	100	48.53	81	100	43.88	84			
Separate account assets (L/H) / Total life assets	0	12.21	43	0	10.89	43	0	11.24	43	0	7.26	42	0	8.53	44			
Insurance activities revenue / Adjusted operating income	0.10	0.38	57	0.01	0.40	34	0.02	0.41	38	0.03	0.47	40	0.02	0.47	37			
Premium income / Insurance activities revenue	38.24	2.23	92	72.22	2.84	95	30.21	2.84	91	97.36	7.32	94	92.35	4.86	95			
Credit related premium income / Total premium income	0	33.33	34	0	45.10	26	0	38.23	29	0	34.91	29	0	44.54	25			
Other premium income / Total premium income	100	66.67	65	100	54.90	73	100	61.77	70	100	65.09	70	100	55.46	75			
Insurance underwriting net income / Consolidated net income	0.03	0.02	88	0	0.05	84	0.01	0.03	84	0.01	0.08	80	0.01	0.08	78			
Insurance net income (P/C) / Equity (P/C)		22.15			9.66			15.59			19.86			15.64				
Insurance net income (L/H) / Equity (L/H)		3.56			-116.81			3.62			5.13			17.39	1.99	77		
Insurance benefits, losses, expenses / Insurance premiums	0	1,367.96	6	92.31	1,046.57	31	0	447.82	9	82.95	233.61	48	85.80	160.49	50			
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0.15			0.17				
Reinsurance recovery (L/H) / Total assets (L/H)	0	0	50	0	0	50	0	0	50	0	0.15	45	0	2.31	47			
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	10.81	11	46	11.47	11.59	47	10.89	11.03	46	11.69	11.51	49	6.46	10.22	34			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)		0			0			0			0			0				
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.50	37	0	0.78	36	0	0.75	37	0	1.39	34	0	1.79	34			

Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	108,538	70,284	99,445	68,900	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	108,538	70,284	99,445	68,900	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	108,538	70,284	99,445	68,900	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.69	33	0	0.99	31	0	0.87	31	0	1.25	31		1.17	
Cost: Interest-bearing deposits.....		0.13			0.79			0.42			1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			4.10			5.18			27.03			27.29	
Commercial and industrial loans		1.94			0.37			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....	54.43	-6.17	91		12.26		44.33	-2.40	90		22.48			7.24	
Total selected assets.....	54.43	-2.56	91		7.32		44.33	2.04	88		12.40			3.24	
Deposits		2.95			13.75			3.46			10.36			5	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans					
Home equity lines					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	29.84	34.47	31.43	33.93	19.59
Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets.....					
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Operating Income								
Income from bank subsidiaries	50,001	50,005	50,012	388,823	332,050	-0.01	-12.01	
Dividends	50,000	50,000	50,000	197,000	144,000	0.00	150.00	
Interest	1	5	12	18	17	-80.00	-66.67	
Management and service fees	0	0	0	191,805	188,033		-100.00	
Other income	0	0	0	0	0			
Income from nonbank subsidiaries	3	39	111,049	12,076	6,063	-92.31	-82.35	
Dividends	3	5	111,015	12,023	6,022	-40.00	0.00	
Interest	0	0	0	0	0			
Management and service fees	0	34	34	53	41	-100.00	-100.00	
Other income	0	0	0	0	0			
Income from subsidiary holding companies	0	0	0	0	0			
Dividends	0	0	0	0	0			
Interest	0	0	0	0	0			
Management and service fees	0	0	0	0	0			
Other income	0	0	0	0	0			
Total income from subsidiaries	50,004	50,044	161,061	400,899	338,113	-0.08	-12.03	
Securities gains (losses)	0	0	0	0	0			
Other operating income	78	65	87	218	55	20.00	2500.00	
Total operating income	50,082	50,109	161,148	401,117	338,168	-0.05	-11.90	
Operating Expenses								
Personnel expenses	2,524	1,510	8,030	152,551	145,481	67.15	-91.61	
Interest expense	8,411	5,447	28,024	17,497	17,301	54.42	86.00	
Other expenses	13,287	3,078	12,628	48,929	47,554	331.68	65.96	
Provision for loan and lease losses	0	0	0	0	0			
Total operating expenses	24,222	10,035	48,682	218,977	210,336	141.38	-43.18	
Income (loss) before taxes	25,860	40,074	112,466	182,140	127,832	-35.47	81.88	
Applicable income taxes (credit)	-5,127	-2,086	-9,679	-5,798	-7,100			
Extraordinary items								
Income before undistributed income of subsidiaries	30,987	42,160	122,145	187,938	134,932	-26.50	92.51	
Equity in undistributed income of subsidiaries	42,076	-16,113	55,895	38,400	73,461		89.87	
Bank subsidiaries	41,894	-17,388	162,020	44,893	74,615		104.09	
Nonbank subsidiaries	182	1,275	-106,125	-6,493	-1,154	-85.73	-88.86	
Subsidiary holding companies	0	0	0	0	0			
Net income (loss)	73,063	26,047	178,040	226,338	208,393	180.50	90.98	
Memoranda								
Bank net income	91,894	32,612	212,020	241,893	218,615	181.78	126.75	
Nonbank net income	185	1,280	4,890	5,530	4,868	-85.55	-88.70	
Subsidiary holding companies' net income	0	0	0	0	0			

Parent Company Balance Sheet

	Dollar Amount in Thousands	03/31/2021	% of Total Assets	03/31/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		3,049,260	88.56	2,814,103	85.10	3,045,584	88.25	2,571,273	2,468,939	8.36	33.80
Common and preferred stock		3,049,215	88.56	2,813,615	85.09	3,045,572	88.25	2,555,508	2,451,744	8.37	34.61
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		45	0	488	0.01	12	0	15,765	17,195	-90.78	-99.67
Investment in nonbank subsidiaries		354,392	10.29	456,559	13.81	366,386	10.62	481,345	460,028	-22.38	-18.69
Common and preferred stock		313,142	9.09	420,359	12.71	312,960	9.07	419,085	425,578	-25.51	-23.27
Excess cost over fair value		0	0	36,200	1.09	0	0	0	0	-100.00	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		41,250	1.20	0	0	53,426	1.55	62,260	34,450		48.83
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		9,861	0.29	10,211	0.31	10,062	0.29	10,841	30,941	-3.43	-7.53
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		29,669	0.86	25,934	0.78	28,941	0.84	16,646	7,072	14.40	731.53
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		3,443,182	100.00	3,306,807	100.00	3,450,973	100.00	3,080,105	2,966,980	4.12	26.17
Liabilities and Capital											
Deposits		37	0	0	0	4	0	3	18		
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		64,820	1.88	124,284	3.76	124,557	3.61	124,193	123,619	-47.85	
Subordinated notes and debentures		544,613	15.82	618,686	18.71	618,729	17.93	247,066	246,798	-11.97	57.78
Other liabilities		67,865	1.97	61,021	1.85	74,350	2.15	73,388	84,656	11.22	-17.01
Balance due to subsidiaries and related institutions		136,193	3.96	217,067	6.56	16,505	0.48	293,280	264,316	-37.26	-40.45
Total liabilities		813,528	23.63	1,021,058	30.88	834,145	24.17	737,930	719,407	-20.32	24.08
Equity Capital		2,629,654	76.37	2,285,749	69.12	2,616,828	75.83	2,342,175	2,247,573	15.05	26.83
Perpetual preferred stock (income surplus)		192,878	5.60	0	0	192,878	5.59	0	0	0	
Common stock		558,116	16.21	556,243	16.82	557,917	16.17	556,110	554,377	0.34	1.98
Common surplus		1,511,100	43.89	1,502,190	45.43	1,508,117	43.70	1,499,681	1,489,703	0.59	4.04
Retained earnings		1,168,491	33.94	1,040,646	31.47	1,120,781	32.48	1,079,390	946,032	12.29	75.92
Accumulated other comprehensive income		25,838	0.75	18,308	0.55	65,091	1.89	-137	-59,063	41.13	
Other equity capital components		-826,769	-24.01	-831,638	-25.15	-827,956	-23.99	-792,869	-683,476		
Total liabilities and equity capital		3,443,182	100.00	3,306,807	100.00	3,450,973	100.00	3,080,105	2,966,980	4.12	26.17
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		136,193	3.96	217,067	6.56	16,505	0.48	293,280	264,316	-37.26	-40.45
Notes payable to subsidiaries that issued TPS		16,000	0.46	16,000	0.48	16,000	0.46	16,000	16,000	0.00	0.08
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	11.08	12.54	45	4.46	3.93	48	7.45	7.29	48	9.81	9.68	51	9.24	10.40	35
Bank net income / Average equity investment in banks	12.06	12.55	54	4.86	4.73	45	7.42	7.45	46	9.67	10.51	48	9.01	11.19	29
Nonbank net income / Average equity investment in nonbanks	0.24	12.53	21	1.17	5.73	42	1.21	9.75	27	1.30	7.89	25	1.14	7.10	30
Subsidiary HCs net income / Average equity investment in sub HCs	11.69			3.62			7.01			8.55			8.78		
Bank net income / Parent net income	125.77	95.97	98	125.20	95.67	84	119.09	88.16	93	106.87	82.22	73	104.91	82.56	66
Nonbank net income / Parent net income	0.25	2.83	42	4.91	5.47	76	2.75	3.59	65	2.44	5.93	66	2.34	3.78	69
Subsidiary holding companies' net income / Parent net income		65.70			89.02			68.34			74			72.48	
Leverage															
Total liabilities / Equity capital	30.94	17.74	82	44.67	19.50	83	31.88	20.06	79	31.51	20.43	74	32.01	20.88	74
Total debt / Equity capital	23.18	11.90	83	32.50	13.54	80	28.40	14.41	80	15.85	14.31	69	16.48	14.69	69
Total debt + notes payable to subs that issued TPS / Equity capital	23.78	14.30	81	33.20	15.86	79	29.02	16.67	79	16.53	16.36	67	17.19	17.10	67
Total debt + Loans guaranteed for affiliate / Equity capital	23.18	12.02	83	32.50	13.93	80	28.40	14.68	80	15.85	14.56	69	16.48	15.14	69
Total debt / Equity capital – excess over fair value	23.18	12	82	33.03	13.68	80	28.40	14.52	80	15.85	14.51	69	16.48	14.81	69
Long-term debt / Equity capital	23.18	11.33	84	32.50	12.46	82	28.40	13.56	80	15.85	13.04	69	16.48	13.37	72
Short-term debt / Equity capital	0	0.52	41	0	0.88	36	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.04	41	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.10	40	1.58	0.10	93	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	97.29	35.48	95	50.56	27.67	75	57.36	34.67	73	43.68	28.44	64	42.08	28.63	67
Double Leverage															
Equity investment in subs / Equity capital	127.86	102.85	96	143.07	103.91	96	128.34	102.81	96	127	103.22	96	128.02	103.10	96
Total investment in subs / Equity capital	129.43	108.21	88	143.09	111.18	87	130.39	110.16	86	130.33	111.07	84	130.32	112.48	84
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	2.51	0.22	96	9.45	1.22	92	4.17	0.47	94	2.79	0.36	95	3.02	0.35	94
Equity investment in subs – equity cap / Net income-div (X)	3.84	0.74	95	48.62	2.81	98	8.71	1.82	96	4.74	1.22	92	5.37	1.22	93
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	111.36	111.20	53	168.26	154.20	61	120.71	136.59	47	130.44	177.68	35	114.55	162.34	31
Cash from ops + noncash items + op expense / Op expense + dividend	378.64	98.58	96	-965.36	176.81	0	-267.18	147.24	0	127.30	190.27	29	132.21	174.91	31
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	99.89	85.35	56	97.99	90.08	48	99.51	134.08	32	93.54	116.34	20	102.69	103.19	57
Pretax operating income + interest expense / Interest expense	407.45	1,142.88	38	835.71	2,355.68	44	501.32	2,016.32	30	1,140.98	1,968.54	43	838.87	2,898.75	40
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	403.95	1,357.31	34	813.31	1,688.78	40	494.37	1,539.23	29	647.84	1,632.83	31	486.77	1,369.37	30
Dividends + interest from subsidiaries / Interest expense + dividends	148.10	117.86	68	189.20	186.57	63	133.23	150.43	50	189.22	210.80	51	138.44	188.90	37
Fees + other income from subsidiaries / Salary + other expenses	0	13.36	34	0.74	14.22	64	0.16	13.95	61	95.22	16.52	93	97.43	16.08	96
Net income / Current part of long-term debt + preferred dividends (X)	28.20	33.13	59		20.55		83.39	35.64	87		57.11				33.93
Other Ratios															
Net assets that reprice within 1 year / Total assets	0	3.97	23	0	2.60	28	0	3.85	24	0	2.64	28	0	2.61	28
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.05			0.15			0.10			0.04			0.24	
Nonaccrual		1.22			1.57			1.03			0.54			6.54	
Total		1.27			1.72			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	47	0	0.10	45	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	47	0	0.13	45	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	3.22	1.80	85	3.81	3.20	81	3.62	2.66	82	3.69	5.62	76	3.81	5.50	77
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.08	37	0	0.08	38	0	0.19	36	0	0.21	36

Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	81.82	74.87	62	49.77	61.08	49	76.01	81.10	56	49.47	57.84	51	67.50	57.26	65
Dividends declared / Net income	34.70	23.13	69	80.57	81.32	65	52.15	42.29	65	41.08	33.08	65	43.71	27.33	81
Net income – dividends / Average equity.....	7.24	9.52	33	0.87	0.55	45	3.56	4.14	40	5.78	6.46	43	5.20	7.33	23
Percent of Dividends Paid															
Dividends from bank subsidiaries	197.22	101.14	81	238.27	182.33	69	53.85	132.17	23	211.87	178.13	58	158.10	157.73	51
Dividends from nonbank subsidiaries	0.01	3.28	61	0.02	2.35	62	119.57	3.41	97	12.93	7.53	81	6.61	7.13	75
Dividends from subsidiary holding companies.....	0	4.75	46	0	3.48	45	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries	197.23	128.99	76	238.29	229.19	67	173.43	174.85	60	224.80	260.40	52	164.71	215.26	39
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	54.41	30.63	74	153.32	123.04	65	23.58	60.28	17	81.44	66.55	65	65.87	60.71	62
Interest income from bank subsidiaries.....	0	0.12	48	0.02	0.70	51	0.01	0.36	46	0.01	0.54	44	0.01	0.52	42
Management and service fees from bank subsidiaries	0	1.08	36	0	2.97	38	0	1.47	37	79.29	1.55	99	86.01	1.88	98
Other income from bank subsidiaries.....	0	0	47	0	0	47	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries	54.41	33.49	72	153.33	148.03	64	23.59	62.88	16	160.74	69.36	96	151.89	63.43	97
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	1.62	47.24	50	0.39	39.62	47	2,270.25	56.39	98	217.41	82.95	87	123.71	51.40	87
Interest income from nonbank subsidiaries.....	0	2.80	33	0	14.44	33	0	7.38	32	0	20.25	26	0	18.56	24
Management and service fees from nonbank subsidiaries	0	0.53	40	2.66	1.68	81	0.70	0.86	82	0.96	1.92	81	0.84	2.96	81
Other income from nonbank subsidiaries.....	0	0.09	45	0	0.19	47	0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries	1.62	69.48	29	3.05	76.32	32	2,270.94	79.84	96	218.37	150.41	75	124.55	99.33	70
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		28.44			119.72			43.51			61.23			48.56	
Interest income from subsidiary holding companies		6.44			12.80			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.37			1			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-1.46			1.63			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		34.47			135.14			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	99.84	58.57	84	99.78	62.43	73	31.03	69.76	21	49.11	67.32	25	42.58	65.18	27
Interest income from bank subsidiaries.....	0	0.72	45	0.01	2.52	47	0.01	0.63	43	0	0.80	37	0.01	0.92	38
Management and service fees from bank subsidiaries	0	4.11	36	0	1.69	38	0	1.87	37	47.82	1.81	98	55.60	2.01	99
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries	99.84	71.70	76	99.79	76.26	56	31.03	82.20	18	96.94	78.80	45	98.19	74.20	52
Dividends from nonbank subsidiaries	0.01	5.32	59	0.01	2.51	64	68.89	1.95	98	3	2.65	76	1.78	2.57	72
Interest income from nonbank subsidiaries.....	0	0.82	37	0	1.82	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries	0	0.05	42	0.07	0.08	88	0.02	0.02	87	0.01	0.06	85	0.01	0.03	85
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.04	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries	0.01	10.59	41	0.08	9.13	52	68.91	4.70	94	3.01	7.29	68	1.79	7.64	63
Dividends from subsidiary holding companies.....	0	1.03	46	0	1.54	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies	0	0.13	45	0	0.40	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	2.35	44	0	5.35	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		142.34			447.79			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt	22.35	29.59	55	29.22	30.31	60	2.22	27.08	32	79	28.33	81	71.36	26.53	80